

# CARES Act and Unemployment Insurance Frequently Asked Questions

Note: This information is updated frequently. Please check back for updates.

On March 27, 2020, Congress passed a federal stimulus package known as the CARES Act, or the Relief for Workers Affected by Coronavirus Act. Within this act are three benefits that unemployed individuals may be eligible for. These benefits are outlined below and additional questions are answered throughout this document.

- BENEFIT 1 INCREASED UNEMPLOYMENT COMPENSATION BENEFITS
   This emergency benefit provides most individuals an emergency increase in traditional unemployment insurance benefits of \$600 per week through July 31, 2020.
- BENEFIT 2 PANDEMIC UNEMPLOYMENT ASSISTANCE
   This emergency benefit provides up to 39 weeks of unemployment insurance benefits to people not otherwise eligible for regular unemployment, including the self-employed and those who have exhausted their regular and extended benefits.
- BENEFIT 3 PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION
   This benefit provides an additional 13 weeks of emergency unemployment insurance for people who remain unemployed after they have exhausted their traditional unemployment benefits.

#### **Topics in this FAQ:**

**GENERAL** 

BENEFIT 1- INCREASED UNEMPLOYMENT COMPENSATION BENEFITS

**BENEFIT 2 - PANDEMIC UNEMPLOYMENT ASSISTANCE** 

**BENEFIT 3 - PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION** 

#### **GENERAL**

#### If I already filed for unemployment benefits do I need to apply again?

If you have applied for or are currently receiving unemployment benefits, you do **not** need to apply again to access these benefits.

#### When will these resources be available?

The federal stimulus package known as the CARES Act has passed, however, these benefits are not yet available as we are awaiting further guidance from the U.S. Department of Labor on the process for implementing these programs. These new programs will take time to implement, but we are doing so as quickly as possible.

#### BENEFIT 1 - INCREASED UNEMPLOYMENT COMPENSATION BENEFITS

### If I have a pending unemployment application, do I need to apply again for the additional \$600?

No, if you are currently filing for benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

# If I am currently receiving unemployment benefits do I need to apply again for the additional \$600?

No, there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

Will the additional \$600 come a different way than my regular unemployment benefit? No, once the benefit becomes available you will receive it in the same way as you receive your traditional unemployment benefit.

#### When will I start to see the additional \$600 on my unemployment?

While the law has been passed by Congress, the Department of Labor must provide guidance to all states on the proper administration of the program and how to properly access the additional federal funds. In addition, once that guidance is received, the division will have to build and deploy the program for Utah. We encourage you to continue to check this FAQ for regular updates. Please do not call the claims assistance team for updates as these updates will only be provided online.

#### Will I get an additional \$600 for weeks in the past?

Once program guidelines have been provided and the process has been built and deployed, the additional \$600 will be effective for weeks beginning 03/29/20.

# Will any additional income I received through these benefits impact my eligibility for unemployment benefits?

No, funds you receive as a result of this stimulus package will not impact your income eligibility as it is not considered earned income.

#### BENEFIT 2 - PANDEMIC UNEMPLOYMENT ASSISTANCE

#### If I am receiving unemployment benefits am I also eligible for this benefit?

No, this benefit is only considered when an individual is determined to be ineligible for both traditional and extended unemployment.

#### If I have already applied for unemployment, should I also apply for this benefit?

No, if you are currently filing for or receiving unemployment benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

# When will I start to get pandemic unemployment benefits and how will I know if I am approved?

While the law has been passed by Congress, the Department of Labor must provide guidance to all states on the proper administration of the program and how to properly access the additional federal funds. In addition, once that guidance is received, the division will have to build and deploy the program for Utah. We encourage you to continue to check this FAQ for regular updates. Please do not call the claims assistance team for updates as these updates will only be provided online.

# How do I know if I should apply for traditional unemployment or pandemic unemployment?

Operating details regarding pandemic unemployment have not yet been provided by the Department of Labor for programming. As soon as those details are available and programmed it will be announced on the <a href="COVID-19">COVID-19</a> info page.

### Where can I apply for pandemic unemployment and when will the application be available?

Pandemic Unemployment Assistance is a program that has never been administered by the state so we are not able to take applications at this time. While the law has been passed by Congress, the Department of Labor must provide guidance to all states on the proper administration of the program and how to properly draw down the additional federal funds. In addition, once that guidance is received, the division will have to build and deploy the program for Utah. We encourage you to continue to check this FAQ for regular updates. Please do not call the claims assistance team for updates as these updates will only be provided online.

#### What information will I need to provide to be able to apply for benefits?

It is recommended you have the following information when you file:

- Your Social Security Number
- The names of all employers as they appear on your pay stub with the dates worked for all employers since October 1, 2018
- Wage information, including your tax information from 2019
- The name and local number of your union hall, if you obtain work through a union
- Your State Driver's License or Identification Card number, if you have one
- Your Alien Registration Number, if you are not a U.S. citizen but are legally authorized to work in the United States
- If you have any non-Utah employers, you must have an accurate mailing address and phone number for them
- If you are self employed, you may be asked to provide details regarding your business. This may occur after you file your initial application.

# If I do not provide accurate information on my application, will I have to repay benefits received?

Yes. As with any unemployment claim, you are required to provide accurate information or face penalties including denial of benefits and repayment of benefits.

#### BENEFIT 3 - PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION

### If I have a pending unemployment application do I need to apply again for the additional 13 weeks?

No, if you are currently filing for and receiving unemployment benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

# If I was receiving unemployment in the past and I used up all of my eligible weeks, do I need to reapply for unemployment benefits?

The 13 week extension of benefit is effective for any unemployment insurance claims weeks filed after 03/29/20. At this time we are unable to process any weeks of extensions while reprogramming our system. We encourage you to continue to check this FAQ for regular updates. Please do not call the claims assistance team for updates as these updates will only be provided online.

#### When will I begin to receive my 13 weeks of extended unemployment benefits?

While the law has been passed by Congress, the Department of Labor must provide guidance to all states on the proper administration of the program and how to properly draw down the additional federal funds. In addition, once that guidance is received, the division will have to build and deploy the program for Utah. We encourage you to continue to check this FAQ for regular updates. Please do not call the claims assistance team for updates as these updates will only be provided online.

### If I was on unemployment benefits in the past, but am currently employed, should I apply for the additional 13 weeks?

No. This benefit provides an additional 13 weeks of emergency unemployment insurance for people who remain unemployed after they have exhausted their traditional unemployment benefits. Because you are employed, you do not qualify.